

**Information to identify the case:**

Debtor 1	Robin L. Sakonyi	Social Security number or ITIN	xxx-xx-0474
	First Name   Middle Name   Last Name	EIN	-----
Debtor 2 (Spouse, if filing)	First Name   Middle Name   Last Name	Social Security number or ITIN	-----
		EIN	-----
United States Bankruptcy Court <b>WESTERN DISTRICT OF PENNSYLVANIA</b>		Date case filed for chapter <b>7</b> <b>9/9/20</b>	
Case number: <b>20-10601-TPA</b>			

**Official Form 309A (For Individuals or Joint Debtors)**

**Notice of Chapter 7 Bankruptcy Case -- No Proof of Claim Deadline**

12/15

For the debtors listed above, a case has been filed under chapter 7 of the Bankruptcy Code. An order for relief has been entered.

This notice has important information about the case for creditors, debtors, and trustees, including information about the meeting of creditors and deadlines. Read both pages carefully.

The filing of the case imposed an automatic stay against most collection activities. This means that creditors generally may not take action to collect debts from the debtors or the debtors' property. For example, while the stay is in effect, creditors cannot sue, garnish wages, assert a deficiency, repossess property, or otherwise try to collect from the debtors. Creditors cannot demand repayment from debtors by mail, phone, or otherwise. Creditors who violate the stay can be required to pay actual and punitive damages and attorney's fees. Under certain circumstances, the stay may be limited to 30 days or not exist at all, although debtors can ask the court to extend or impose a stay.

The debtors are seeking a discharge. Creditors who assert that the debtors are not entitled to a discharge of any debts or who want to have a particular debt excepted from discharge may be required to file a complaint in the bankruptcy clerk's office within the deadlines specified in this notice. (See line 9 for more information.)

To protect your rights, consult an attorney. All documents filed in the case may be inspected at the bankruptcy clerk's office at the address listed below or through PACER (Public Access to Court Electronic Records at [www.pacer.gov](http://www.pacer.gov)).

**The staff of the bankruptcy clerk's office cannot give legal advice.**

**To help creditors correctly identify debtors, debtors submit full Social Security or Individual Taxpayer Identification Numbers, which may appear on a version of this notice. However, the full numbers must not appear on any document filed with the court.**

**Do not file this notice with any proof of claim or other filing in the case. Do not include more than the last four digits of a Social Security or Individual Taxpayer Identification Number in any document, including attachments, that you file with the court.**

<b>About Debtor 1:</b>		<b>About Debtor 2:</b>
1. Debtor's full name	Robin L. Sakonyi	
2. All other names used in the last 8 years	aka Robin L. White	
3. Address	361 Service Ave. Sharon, PA 16146	
4. Debtor's attorney Name and address	Lauren M. Lamb Steidl & Steinberg 707 Grant Street 28th Floor – Gulf Tower Pittsburgh, PA 15219	Contact phone 412-391-8000 Email: llamb@steidl-steinberg.com
5. Bankruptcy trustee Name and address	Tamera Ochs Rothschild 318 W. Spring Street Titusville, PA 16354	Contact phone 814-827-2760 Email: trothschild@gmx.com

For more information, see page 2 >

<b>6. Bankruptcy clerk's office</b>	U.S. Bankruptcy Court U.S. Courthouse, Room B160 17 South Park Row Erie, PA 16501	Hours open: Mon. – Fri. Pittsburgh Office: 9:00a.m. – 4:30p.m. Erie Office: 9:00a.m. – 4:30p.m.  Contact phone 814-464-9740  Date: 9/29/20
<b>7. Meeting of creditors</b>	<b>November 10, 2020 at 09:00 AM</b>	Location:  <b>341 Meeting will be conducted by phone, please consult the docket or, case trustee for call information.</b>
<b>8. Presumption of abuse</b>	The presumption of abuse does not arise.	
	If the presumption of abuse arises, you may have the right to file a motion to dismiss the case under 11 U.S.C. § 707(b). Debtors may rebut the presumption by showing special circumstances.	
<b>9. Deadlines</b>	<b>File by the deadline to object to discharge or to challenge whether certain debts are dischargeable:</b>  <b>You must file a complaint:</b> <ul style="list-style-type: none"><li>if you assert that the debtor is not entitled to receive a discharge of any debts under any of the subdivisions of 11 U.S.C. § 727(a)(2) through (7), or</li><li>if you want to have a debt excepted from discharge under 11 U.S.C. § 523(a)(2), (4), or (6).</li></ul> <b>You must file a motion:</b> <ul style="list-style-type: none"><li>if you assert that the discharge should be denied under § 727(a)(8) or (9).</li></ul>	<b>Filing deadline:</b> 1/9/21
	<b>Deadline to object to exemptions:</b> The law permits debtors to keep certain property as exempt. If you believe that the law does not authorize an exemption claimed, you may file an objection.	<b>Filing deadline:</b> 30 days after the conclusion of the meeting of creditors
<b>10. Proof of claim</b>	No property appears to be available to pay creditors. Therefore, please do not file a proof of claim now. If it later appears that assets are available to pay creditors, the clerk will send you another notice telling you that you may file a proof of claim and stating the deadline.	
<b>11. Creditors with a foreign address</b>	If you are a creditor receiving a notice mailed to a foreign address, you may file a motion asking the court to extend the deadlines in this notice. Consult an attorney familiar with United States bankruptcy law if you have any questions about your rights in this case.	
<b>12. Exempt property</b>	The law allows debtors to keep certain property as exempt. Fully exempt property will not be sold and distributed to creditors. Debtors must file a list of property claimed as exempt. You may inspect that list at the bankruptcy clerk's office or online at <a href="http://www.pacer.gov">www.pacer.gov</a> . If you believe that the law does not authorize an exemption that the debtors claim, you may file an objection. The bankruptcy clerk's office must receive the objection by the deadline to object to exemptions in line 9.	

**IN THE UNITED STATES BANKRUPTCY COURT  
FOR THE WESTERN DISTRICT OF PENNSYLVANIA**

In re:

**Robin L. Sakonyi  
aka Robin L. White  
Debtor(s)**

Bankruptcy Case No.: 20-10601-TPA  
Chapter: 7

**ORDER**

**WHEREAS**, *Federal Rule of Bankruptcy Procedure 1007(c)* requires an individual debtor to file a statement regarding completion of a course in personal financial management within 60 days after the first date set for the meeting of creditors under §341 of the Bankruptcy Code in a Chapter 7 case.

**WHEREAS**, *11 U.S.C. §727(a)(11)* states that the Court shall not grant a discharge unless the debtor completes an instructional course concerning personal financial management after filing the petition.

It is hereby **ORDERED, ADJUDGED and DECREED** that this case shall be closed without entry of a discharge on the 75<sup>th</sup> day after the first meeting set for the meeting of creditors *unless*, within 60 days after the first date set for the meeting of creditors, the debtor files a Certificate that the course in personal financial management described in *11 U.S.C. §111* was completed. The Certificate must substantially conform to *Official Form No. 423, Certification of Completion of Instructional Course Concerning Personal Financial Management*. The Court may delay closing this case without further order or notice.

It is **FURTHER ORDERED** that a debtor who cannot meet the requirement of attending the personal financial management course due to incapacity, disability or active military duty in a military combat zone shall file a motion with the Court to be excused from attending the course within 60 days after the first date set for the meeting of creditors. The case shall be closed without entry of a discharge if the debtor fails to timely file the motion.

Dated: September 29, 2020

Thomas P. Agresti  
United States Bankruptcy Judge

***REMINDER TO COUNSEL***

***BEFORE FILING:***

Generally, a person is ineligible to be a debtor unless he/she has taken a credit counseling course within 180 days before filing a petition and files the certificate. *11 U.S.C. Section 109(h)(1)*.

***AFTER FILING:***

A Chapter 7 debtor is ineligible for a discharge if he/she has not, within 60 days after the first date fixed for the 341 meeting, filed the certificate of having taken the personal financial management course (*Official Form 423*). *11 U.S.C. Section 727(a)(1)* and *Rule 1007(b)(7)*.

In re:  
Robin L. Sakonyi  
Debtor(s)

Case No. 20-10601-TPA  
Chapter 7

District/off: 0315-1  
Date Rcvd: Sep 29, 2020

User: dpas  
Form ID: 309A

Page 1 of 3  
Total Noticed: 45

The following symbols are used throughout this certificate:

**Symbol** **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

## CERTIFICATE OF NOTICE

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Oct 01, 2020:**

<b>Recip ID</b>	<b>Recipient Name and Address</b>
db	+ Robin L. Sakonyi, 361 Service Ave., Sharon, PA 16146-3168
15286856	+ Avalon Country & Golf Club, One American Way, Warren, OH 44484-5531
15286861	+ CBCS, PO Box 2724, Columbus, OH 43216-2724
15286874	+ PAG&E, 4075 Linglestown Rd., #113, Harrisburg, PA 17112-1020
15286875	+ PennyMac Loan Services, LLC, Po Box 514387, Los Angeles, CA 90051-4387
15286876	+ PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
15286877	+ Professional Account Management, Collection Services Division, P.O. Box 391, Milwaukee, WI 53201-0391
15286878	RMP, LLC, PO Box 630844, Cincinnati, OH 45263-0844
15286879	+ Sharp Collections, 114 N. Mercer Avenue, Sharpsville, PA 16150-2211

TOTAL: 9

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

<b>Recip ID</b>	<b>Notice Type: Email Address</b>	<b>Date/Time</b>	<b>Recipient Name and Address</b>
aty	Email/Text: llamb@steidl-steinberg.com	Sep 30 2020 03:37:00	Lauren M. Lamb, Steidl & Steinberg, 707 Grant Street, 28th Floor - Gulf Tower, Pittsburgh, PA 15219
tr	+ EDI: BTOROTHSCILD.COM	Sep 30 2020 05:13:00	Tamera Ochs Rothschild, 318 W. Spring Street, Titusville, PA 16354-1659
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 30 2020 03:41:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Sep 30 2020 03:41:00	Pennsylvania Dept. of Revenue, Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION, Harrisburg, PA 17128-0946
ust	+ Email/Text: ustpregion03.pi.ecf@usdoj.gov	Sep 30 2020 03:41:00	Office of the United States Trustee, Liberty Center., 1001 Liberty Avenue, Suite 970, Pittsburgh, PA 15222-3721
cr	+ EDI: PRA.COM	Sep 30 2020 05:13:00	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15286857	EDI: BANKAMER.COM	Sep 30 2020 05:13:00	Bank of America, Po Box 982238, El Paso, TX 79998
15286858	+ EDI: BANKAMER.COM	Sep 30 2020 05:13:00	Bank of America, 4909 Savarese Circle, Fl1-908-01-50, Tampa, FL 33634-2413
15286860	+ EDI: TSYS2.COM	Sep 30 2020 05:13:00	Barclays Bank Delaware, Attn: Bankruptcy, Po Box 8801, Wilmington, DE 19899-8801
15286859	+ EDI: TSYS2.COM	Sep 30 2020 05:13:00	Barclays Bank Delaware, P.o. Box 8803, Wilmington, DE 19899-8803
15286869	Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 30 2020 03:38:00	Citizens Bank, 1 Citizens Dr., Ms: Rop 15b, Riverside, RI 02915

District/off: 0315-1

User: dpas

Page 2 of 3

Date Rcvd: Sep 29, 2020

Form ID: 309A

Total Noticed: 45

15286866	+ EDI: CITICORP.COM	Sep 30 2020 05:13:00	Citibank, Po Box 6217, Sioux Falls, SD 57117-6217
15286867	+ EDI: CITICORP.COM	Sep 30 2020 05:13:00	Citibank, Citicorp Credit Svcs/Centralized Bk dept, Po Box 790034, St Louis, MO 63179-0034
15286868	+ Email/Text: Bankruptcy.RI@Citizensbank.com	Sep 30 2020 03:38:00	Citizens Bank, 1000 Lafayette Blvd, Bridgeport, CT 06604-4725
15286864	EDI: JPMORGANCHASE	Sep 30 2020 05:13:00	Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15286862	EDI: JPMORGANCHASE	Sep 30 2020 05:13:00	Chase Card Services, Po Box 15369, Wilmington, DE 19850
15286871	+ Email/Text: PBNCNotifications@perituservices.com	Sep 30 2020 03:38:00	Kohls/Capital One, Attn: Credit Administrator, Po Box 3043, Milwaukee, WI 53201-3043
15286870	+ Email/Text: PBNCNotifications@perituservices.com	Sep 30 2020 03:38:00	Kohls/Capital One, Po Box 3115, Milwaukee, WI 53201-3115
15286873	Email/Text: camanagement@mtb.com	Sep 30 2020 03:39:00	M&T Credit Services, Attn: Bankruptcy, Po Box 844, Buffalo, NY 14240
15286872	Email/Text: camanagement@mtb.com	Sep 30 2020 03:39:00	M&T Credit Services, Po Box 900, Millsboro, DE 19966
15287299	+ EDI: RMSC.COM	Sep 30 2020 05:13:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
15286881	+ EDI: RMSC.COM	Sep 30 2020 05:13:00	Synchrony Bank/ JC Penneys, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
15286880	+ EDI: RMSC.COM	Sep 30 2020 05:13:00	Synchrony Bank/ JC Penneys, Po Box 965007, Orlando, FL 32896-5007
15286883	+ EDI: RMSC.COM	Sep 30 2020 05:13:00	Synchrony Bank/Amazon, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15286882	+ EDI: RMSC.COM	Sep 30 2020 05:13:00	Synchrony Bank/Amazon, Po Box 965015, Orlando, FL 32896-5015
15286885	+ EDI: RMSC.COM	Sep 30 2020 05:13:00	Synchrony Bank/American Eagle, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15286884	+ EDI: RMSC.COM	Sep 30 2020 05:13:00	Synchrony Bank/American Eagle, Po Box 965005, Orlando, FL 32896-5005
15286886	+ EDI: RMSC.COM	Sep 30 2020 05:13:00	Synchrony Bank/Gap, Po Box 965005, Orlando, FL 32896-5005
15286887	+ EDI: RMSC.COM	Sep 30 2020 05:13:00	Synchrony Bank/Gap, Attn: Bankruptcy Dept, Po Box 965060, Orlando, FL 32896-5060
15286889	+ EDI: RMSC.COM	Sep 30 2020 05:13:00	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
15286888	+ EDI: RMSC.COM	Sep 30 2020 05:13:00	Synchrony Bank/Lowes, Po Box 956005, Orlando, FL 32896-0001
15286892	+ EDI: RMSC.COM	Sep 30 2020 05:13:00	Synchrony Bank/TJX, Attn: Bankruptcy, Po Box 965064, Orlando, FL 32896-5064
15286890	+ EDI: RMSC.COM	Sep 30 2020 05:13:00	Synchrony Bank/TJX, Po Box 965015, Orlando, FL 32896-5015
15286893	+ EDI: WTRRNBNK.COM	Sep 30 2020 05:13:00	Target, Po Box 673, Minneapolis, MN 55440-0673
15286894	+ EDI: WTRRNBNK.COM	Sep 30 2020 05:13:00	Target, c/o Financial & Retail Svcs, Mailstop BT POB 9475, Minneapolis, MN 55440-9475
15286895	+ Email/Text: BankruptcyNotice@upmc.edu	Sep 30 2020 03:44:00	UPMC, 2 Hot Metal Street, Room 386, Pittsburgh,

District/off: 0315-1

User: dpas

Page 3 of 3

Date Rcvd: Sep 29, 2020

Form ID: 309A

Total Noticed: 45

PA 15203-2348

TOTAL: 36

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
15286865	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Bankruptcy, Po Box 15298, Wilmington, DE 19850
15286863	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Po Box 15369, Wilmington, DE 19850
15286891	*+	Synchrony Bank/TJX, Po Box 965015, Orlando, FL 32896-5015

TOTAL: 0 Undeliverable, 3 Duplicate, 0 Out of date forwarding address

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Oct 01, 2020

Signature: /s/Joseph Speetjens

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 29, 2020 at the address(es) listed below:

Name	Email Address
------	---------------

Lauren M. Lamb

on behalf of Debtor Robin L. Sakonyi  
 julie.steidl@steidl-steinberg.com;courtdocs.sands@gmail.com;acordell@steidl-steinberg.com;cgoga@steidl-steinberg.com;Lamb  
 LR53037@notify.bestcase.com;rlager@steidl-steinberg.com;leslie.nebel@steidl-steinberg.com

Office of the United States Trustee

ustpregion03.pi.ecf@usdoj.gov

Tamera Ochs Rothschild

trothschild@gmx.com pa70@ecfcbis.com

TOTAL: 3